

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Nam Dinh PHAM	Docket No: 367213-00101 (346359)
Serial No.: 10/027,903	Confirmation No.: 3219
Filed: December 20, 2001	Group Art Unit: 3693
For: FINANCIAL EXCHANGE SYSTEM AND METHOD	Examiner: Greimel, Jocelyn

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**INFORMATION DISCLOSURE STATEMENT**

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR §§ 1.97 and 1.98, Applicant submits herewith patents, publications and/or other information (listed below and/or on the attached Substitute Form PTO 1449) that may be material to the examination of the captioned application, and in respect of which there may be a duty of disclosure as set forth in 37 CFR § 1.56, for consideration and to be made of record in the captioned application by the U.S. Patent and Trademark Office.

1. ☒ In accordance with 37 CFR 1.98, accompanying this Information Disclosure Statement are:

1a. ☒ copies of: (i) each foreign patent listed on the attached Substitute Form PTO 1449; (ii) each publication listed on the attached Substitute Form PTO 1449, or that portion which caused it to be listed, *other than* U.S. patents and U.S. patent application publications; (iii) for each pending unpublished U.S. application, a copy of the application specification including the claims, and any drawing of the application, or that portion of the application which caused it to be listed including any claims directed to that portion; and (iv) other information, or that portion which caused it to be listed herein or on the attached Substitute Form PTO-1449 (37 CFR § 1.98(a)(2)); and/or

1b. ☐ a concise explanation of relevancy, or an English language translation, of non-English language publications listed on the attached Substitute Form PTO-1449 (37 CFR § 1.98(a)(3)(i) & (ii)).

2. ☐ Copies of the documents listed on the attached Substitute Form PTO 1449 are not enclosed herewith, because the information was previously submitted to, or cited by, the U.S. Patent and Trademark Office in application Serial No. \_\_\_\_\_, of which the captioned application claims benefit under 35 U.S.C. § 120, and the Information Disclosure Statements submitted in that parent application complied with paragraphs (a) through (c) of 37 CFR § 1.98 (37 CFR § 1.98(d)).

3. ☒ This Information Disclosure Statement is filed under 37 CFR § 1.97(b):

3a. ☐ within three months of the filing date of a national application other than a continued prosecution application under 37 CFR § 1.53(d);

3b. ☐ within three months of the entry of the national stage as set forth in 37 CFR § 1.491 in an international application;

3c. ☐ before the mailing of a first Office Action on the merits; *or*

3d. ☒ before the mailing of a first Office Action, and after the filing of a Request for Continued Examination under 37 CFR § 1.114. **Accordingly, no certification or fee is required.**

4. ☐ This Information Disclosure Statement is filed under CFR § 1.97(c) after the period specified by CFR § 1.97(b), but before the mailing date of any of a final Office Action under 37 CFR § 1.113, a notice of allowance under 37 CFR § 1.311, or an action that otherwise closes prosecution in the application, and is accompanied by one of:

4a. ☐ the statement specified in 37 CFR § 1.97(e); *or*

4b. ☐ the fee set forth in 37 CFR § 1.17(p).

5. ☐ This Information Disclosure Statement is filed under 37 CFR § 1.97(d) after the period specified by CFR § 1.97(c), but on or before payment of the issue fee, and is accompanied by both of:

5a. ☐ the statement specified in 37 CFR § 1.97(e); *and*

5b. ☐ the fee set forth in 37 CFR § 1.17(p).

6. ☐ Certification Statement (*applicable if Item 4a or 5a is checked*)

6a. ☐ In accordance with 37 CFR § 1.97(e)(1), the undersigned hereby states that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement; *or*

6b. ☐ In accordance with 37 CFR § 1.97(e)(2), the undersigned hereby states that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned after making a reasonable inquiry, no item of information contained in this Information Disclosure Statement was known to any individual designated in 37 CFR § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

7. ☐ Fee Statement and/or Authorization (*applicable if Item 4b or 5b is checked*)

7a. ☐ The fee set forth in 37 CFR § 1.17(p) is:

☐ enclosed; *or*

☐ to be charged to Dechert LLP Deposit Account No. 50-2778 (**Order No.:** \_\_\_\_\_).

8. ☒ Additional materials (*if applicable*)

8a. ☐ a continuation application under 37 CFR § 1.53(b)(1) is filed concurrently herewith;

8b. ☒ a Request for Continued Examination under 37 CFR § 1.114 is filed concurrently herewith; *or*

8c. ☐ a Petition to Withdraw from issue under 37 CFR § 1.313(c)(2).

As specified in 37 CFR § 1.97(g), the filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made.

The filing of this Information Disclosure Statement shall not be construed as a representation that no other material information as defined in 37 CFR § 1.56(a) exists.

As specified in 37 CFR § 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that any information cited herein is, or is considered to be, material to patentability as defined in 37 CFR § 1.56(b).

Moreover, while the patents, publications and/or other information disclosed in this Information Disclosure Statement may be "material" pursuant to 37 CFR § 1.56, the Disclosure is not intended to constitute an admission that any patents, publications and/or other information included or referred to herein is "prior art" to the captioned application unless specifically designated as such.

It is respectfully submitted that this Information Disclosure Statement is in compliance with 37 CFR § 1.98 and MPEP § 609. Accordingly, consideration of the foregoing and prompt return of a copy of the enclosed Substitute form PTO 1449 with the Examiner's initials in the left column in accordance with MPEP § 609 are respectfully requested.

No fees beyond those mentioned in Item 7 are believed due in connection with the Information Disclosure Statement. However, the Commissioner is authorized to charge any additional required fees, or credit any overpayment, to Dechert LLP Deposit Account No. 50-2778 (**Order No. 367213-00101 (346359)**).

Respectfully submitted,

Date: July 31, 2007

  
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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>				<i>Complete if Known</i>	
				Application Number	10/027,903
				Filing Date	December 20, 2001
				First Named Inventor	Nam Dinh PHAM
				Group Art Unit	3693
				Examiner Name	Jocelyn GREIMEL
Confirmation No.	3219				
Attorney Docket No.	367213-00101 (346359)				
Sheet	1	of	1		

U.S. PUBLISHED DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Publication Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code <sup>2</sup> (if known)		
	A2	US-5,794,207		Walker <i>et al.</i>	08-11-1998
	A3	US-5,806,048		Kiron <i>et al.</i>	09-08-1998
	A4	US-5,845,266		Lupien <i>et al.</i>	12-01-1998
	A5	US-5,873,782		Hall	02-23-1999

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Date of Publication of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Translation <sup>2</sup>	
		Office	Number	Kind Code (if known)			Yes	No
	B1							
	B2							
	B3							
	B4							
	B5							

OTHER DOCUMENTS - NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation <sup>2</sup>	
			Yes	No
	C1			
	C2			
	C3			
	C4			

13800533.1.BUSINESS

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.